1-26.   Cancelled.

27.   (Currently amended)   The method of claim 59 further comprising receiving, as part of said input data, information relating to one or more terms of said primary ~~life~~ insurance policy, and further determining eligibility of said one or more persons for said secondary ~~life~~ insurance policy based said one or more terms.

28.   (Currently amended)   The method of claim 27 wherein said one or more terms includes a benefit amount of said primary ~~life~~ insurance policy.

29.   (Currently amended)   The method of claim 27 wherein said one or more terms includes a date of issuance of said primary ~~life~~ insurance policy.

30.   (Currently amended)   The method of claim 27 wherein said one or more terms includes an expiration date of said primary ~~life~~ insurance policy.

31.   (Currently amended)   The method of claim 27 wherein said one or more terms includes one or more conditions that would, if met, void said primary ~~life~~ insurance policy.

32.   (Previously presented)   The method of claim 27 wherein said one or more terms includes one or more statements received from at least one of said one or more persons in connection with the health of one of said one or more persons.

33.   (Currently amended)   The method of claim 27 wherein said one or more terms of the primary ~~life~~ insurance policy includes an age of at least one of said one or more persons.

34.   (Currently amended)   The method of claim 27 wherein said one or more terms of said primary ~~life~~ insurance policy includes the total number of said one or more persons.

35.   (Currently amended)   The method of claim 27 wherein said one or more terms of said primary ~~life~~ insurance policy includes one or more conditions precedent to payment of said benefit amount.

36.   (Currently amended)   The method of claim 59 further comprising receiving, as part of said input data, information related to one or more standards used by said primary insurer to determine eligibility of said one or more persons for said primary ~~life~~ insurance policy.

37.   (Previously presented)   The method of claim 36 wherein said one or more standards includes one or more statements received from at least one of said one or more persons in connection with said person's health.

38.   (Previously presented)   The method of claim 36 wherein said one or more standards includes an age of at least one of said one or more persons.

39.   (Previously presented)   The method of claim 36 wherein said one or more standards includes a profession of at least one of said one or more persons.

40.   (Currently amended)   The method of claim 36 wherein said one or more standards includes a benefit amount of said primary ~~life~~ insurance policy.

41.   (Currently amended)   The method of claim 36 wherein said one or more standards includes a term during which said primary ~~life~~ insurance policy is effective.

42.   (Previously presented)   The method of claim 36 wherein said one or more standards includes one or more responses received from at least one of said one or more persons in response to one or more antiselection questions.

43.   (Currently amended)   The method of claim 59 wherein said secondary benefit amount is less than a primary benefit amount provided under said primary ~~life~~ insurance policy

44.   (Currently amended) The method of claim 59 further comprising receiving, as part of said input data, information from at least one of said one or more persons in response to one or more queries and further determining eligibility of said one or more persons for said secondary ~~life~~ insurance policy based on said response information.

45.   (Currently amended) The method of claim 59 further comprising receiving, as part of said input data, outcome of one or more risk reduction procedures and further determining eligibility of said one or more persons for said secondary ~~life~~ insurance policy based on said risk reduction procedure outcome.

46.   (Currently amended) The method of claim 45 wherein one or more risk reduction procedures includes establishing a period of time during which an offer for said secondary ~~life~~ insurance policy is effective.

47.   (Currently amended) The method of claim 45 wherein one or more risk reduction procedures includes establishing a period of time within which a payment of a premium for said secondary ~~life~~ insurance policy is required.

48.   (Currently amended) The method of claim 59 further comprising receiving, as part of said input data, at least one beneficiary of said secondary ~~life~~ insurance policy.

49.   (Currently amended) The method of claim 48 wherein said at least one beneficiary of said secondary ~~life~~ insurance policy includes at least one beneficiary of said primary life insurance policy.

50.   Cancelled.

51.   (Previously presented) The system of claim 60, wherein said output device operatively connected to the broker computer is configured for transmitting to said customer computer via the network information regarding said secondary insurance policy.

52.   (Previously presented) The system of claim 60 wherein the broker computer is communicatively connected to at least one primary insurer computer via the network.

53.   (Previously presented) The system of claim 52, wherein the broker computer and the primary insurer are communicatively connected to one or more databases via the network, the one or more databases including information related to at least one of: the one or more persons, the primary life insurance policy and the primary insurer.

54.   (Currently amended) The system of claim 60 wherein the broker computer is communicatively connected to one or more databases via the network, the one or more databases including information related to at least one of the one or more persons, the primary ~~life~~ insurance policy and the primary insurer.

55-58. Cancelled.

59.   (Currently amended)   A computer-implemented method for providing additional insurance for one or more persons as a secondary insurance policy provided by a secondary insurer based on an underwriting ~~evaluation~~ approval of said one or more persons a select primary insurer ~~uses to determine the eligibility of said one or more persons~~ provides for a primary insurance policy, the computer-implemented method comprising:

providing a computer configured for receiving input data and for processing and converting said input data into output data defining said secondary insurance policy, said secondary insurance policy being independent in effect from and without affect to said primary insurance policy and any benefits of said primary insurance policy;

receiving, as part of said input data, one or more underwriting standards said select primary insurer uses ~~in~~ to provide said underwriting ~~evaluation~~ approval ~~to determine the eligibility~~ of said one or more persons for said primary insurance policy,

processing and converting said input data into said output data includes determining whether said one or more underwriting standards meets one or more criteria said secondary insurer applies ~~to select a primary insurer from a plurality of primary insurers, and~~ to determine if said secondary insurer can rely upon said underwriting ~~evaluation of~~ approval of said select primary insurer for said primary insurance policy to provide ~~determine the eligibility of said one or more persons for~~ said secondary insurance policy;

receiving, as part of said input data, information identifying said one or more persons and at least one secondary benefit amount of said secondary insurance policy;

~~processing and converting said input data into said output data includes determining eligibility of said one or more persons for said secondary insurance policy based on said one or more underwriting standards and said secondary benefit amount, if said one or more underwriting standards meets said one or more criteria of said secondary insurer;~~ if said secondary insurer can rely upon said underwriting approval of said primary insurer to provide said secondary insurance policy, generating, as part of said output data, an indication of acceptance of said one or more persons for said secondary insurance policy; and

using said output data to define said secondary insurance policy, said secondary insurance policy creating an obligation of said secondary insurer to pay said secondary benefit amount independent of said primary insurance policy and any benefits of said primary insurance policy.

60.   (Currently amended)   An insurance system for providing additional insurance for one or more persons as a secondary insurance policy provided by a secondary insurer based on an underwriting ~~evaluation~~ approval of said one or more persons a select primary insurer ~~uses to determine the eligibility of said one or more persons~~ provides for a primary insurance policy, the insurance system comprising:

at least one broker computer communicatively connected to a network, the broker computer comprising:

a first input device operatively connected to the broker computer for receiving input data and a second input device operatively connected to the network and to the broker computer for receiving input data via the network from at least one customer computer;

an output device operatively connected to the broker computer for generating output data; and

said broker computer being programmed to receive, as part of said input data, (i) one or more underwriting standards said select primary insurer uses to provide ~~in~~ said underwriting approval ~~evaluation to determine eligibility~~ of said one or more persons for said primary insurance policy, (ii) information identifying said one or more persons and (iii) at least one secondary benefit amount of said secondary insurance policy;

said broker computer being programmed to determine whether said one or more underwriting standards, said select primary insurer uses to provide said underwriting approval, meets one or more criteria said secondary insurer applies to determine if said secondary insurer may rely upon said primary insurer's underwriting approval to provide ~~evaluation of said primary insurer to determine the eligibility of said one or more persons for~~ said secondary insurance policy; and

~~said broker computer being further programmed to process said input data to determine the eligibility of said one or more persons for said secondary life insurance based on said one or more underwriting standards and said secondary benefit amount, if said one or more underwriting standards meets said one or more criteria of said second insurer; and~~

said broker computer being programmed to generate, as part of said output data, an indication of acceptance of said one or more persons for said secondary

insurance policy, if said secondary insurer determines it may rely upon said underwriting approval of said primary insurer, and to generate output data defining said secondary insurance policy, said secondary insurance policy creating an obligation of said secondary insurer to pay said secondary benefit amount independent of said primary insurance policy and any benefits of said primary insurance policy.

61. (Currently amended) A method of providing additional insurance as a second insurance policy covering one or more persons based on an underwriting <u>approval</u> ~~evaluation performed to determine the eligibility~~ of the one or more persons for a first insurance policy, the method comprising:

identifying one or more underwriting standards a primary insurer uses ~~in said underwriting evaluation~~ to <u>provide said underwriting approval</u> ~~determine the eligibility~~ of said one or more persons for said first insurance policy;

determining whether said one or more underwriting standards said primary insurer uses meets one or more criteria a secondary insurer applies ~~to select said primary insurer from a plurality of primary insurers and~~ to determine whether said secondary insurer can rely on said <u>primary insurer's</u> underwriting ~~evaluation~~ <u>approval</u> ~~of said primary insurer to determine the eligibility of said one or more persons for~~ <u>to provide</u> said second insurance policy, said second insurance policy being independent in effect from and without affect to said first insurance policy; <u>and</u>

~~determining the eligibility of said one or more persons based on at least information identifying said one or more persons and at least one benefit amount of said second insurance policy, if said one or more underwriting standards of said primary insurer meets said one or more criteria of said secondary insurer; and~~

~~if said one or more persons are determined to be eligible for said second insurance policy,~~ <u>if said secondary insurer can rely on said primary insurer's underwriting approval of said one or more persons for said first insurance policy,</u> providing information to define said second insurance policy, ~~wherein~~

said second insurance policy ~~creates~~ <u>creating</u> an obligation of said secondary insurer to pay said at least one benefit amount independent of said first insurance policy and any benefits of said first insurance policy.

62-63. Cancelled.

64.   New   A computer-implemented method for providing additional insurance for one or more persons as a secondary insurance policy provided by a secondary insurer based on an underwriting approval of said one or more persons given by a primary insurer for a primary insurance policy, the computer-implemented method comprising:

provichng a computer configured for receiving input data and for processing and converting said input data into output data for defining, in part, said secondary insurance policy, said secondary insurance policy being independent in effect from and without affect to said primary insurance policy and any benefits provided under said primary insurance policy;

receiving, as part of said input data, information identifying said primary insurer, said primary insurance policy, and said one or more persons;

processing and converting said input data into said output data includes determining whether said primary insurer is a select primary insurer, said select primary insurer being an insurer said secondary insurer believes uses an acceptable underwriting evaluation, and determining whether said select primary insurer provided underwriting approval of said one or more persons for said primary insurance policy; and

if said primary insurer provided underwriting approval of said one or more persons for said primary insurance policy, generating, as part of said output data, said secondary insurance policy, said secondary insurance policy creating an obligation of said secondary insurer to pay at least one benefit amount independent of said primary insurance policy and any benefits of said primary insurance policy.

65.   (New)   The computer-implemented method of claim 64, wherein determining whether said primary insurer provided underwriting approval of said one or more persons for said primary insurance policy includes determining the time that has elapsed between the date said primary insurer provided said underwriting approval and the time said one or more persons applied for said secondary insurance policy.

66.   (New)   A method of providing additional insurance for one or more persons as an additional or replacement insurance policy, the method comprising:

identifying a prior insurer that provided a previously issued insurance policy for said one or more persons;

determining whether said prior insurer provided an underwriting approval of said one or more persons for said previously issued insurance policy;

if said prior insurer provided said underwriting approval of said one or more persons for said previously issued insurance policy, determining whether said prior insurer is a select prior insurer, said select prior insurer being designated by an additional insurer providing said additional or replacement insurance policy as using acceptable underwriting standards; and

if said prior insurer is a select prior insurer, providing without underwriting said additional or replacement insurance policy to provide additional insurance, said additional or replacement insurance policy being independent in effect from and without affect to said previously issued insurance policy and providing at least one benefit amount for said one or more persons independent of said previously issued insurance policy and any benefits of said previously issued insurance policy.

67.   (New)   A method of claim 65, wherein determining whether said prior insurer provided an underwriting approval of said one or more persons for said previously issued insurance policy includes determining the time that has elapsed between the date said prior insurer provided said underwriting approval and the time said one or more persons applied for said additional or replacement insurance policy.

68.   (New)   A method of providing additional insurance for one or more persons for a specified risk, the method comprising:

identifying a prior insurer that provided a previously issued insurance policy for said one or more persons for said specified risk;

determining whether said prior insurer provided an underwriting approval of said one or more persons for said previously issued insurance policy;

if said prior insurer provided said underwriting approval of said one or more persons for said previously issued insurance policy, determining whether said prior insurer is a select prior insurer, said select prior insurer designated by an additional insurer providing said additional insurance policy as using acceptable underwriting standards; and

if said prior insurer is a select prior insurer, providing said additional insurance policy to provide said one or more persons with additional insurance to cover said specified risk, said additional insurance policy being independent in effect from and without affect to said previously issued insurance policy and providing at least one benefit amount for said one or more persons independent of said previously issued insurance policy and any benefits of said previously issued insurance policy.

69.   (New)   A method of claim 67, wherein determining whether said prior insurer provided underwriting approval of said one or more persons for said previously issued insurance policy includes determining the time that has elapsed between the date said prior insurer provided said underwriting approval and the time said one or more persons applied for said additional insurance policy.

70.   (New)   The method of claim 64 wherein determining whether said prior insurer provided underwriting approval of said one or more persons for said previously issued insurance policy includes determining whether said prior insurer provided said underwriting approval within a specified period of time.

71.   (New)   The method of claim 66 wherein determining whether said prior insurer provided underwriting approval of said one or more persons for said previously issued insurance policy includes determining whether said prior insurer provided said underwriting approval within a specified period of time.

72.   (New)   The method of claim 68 wherein determining whether said prior insurer provided underwriting approval of said one or more persons for said previously issued insurance policy includes determining whether said prior insurer provided said underwriting approval within a specified period of time.